



# Marketplace Outreach



## *Best Practices for Outreach to Latino Communities*

*Office of Communications  
Centers for Medicare &  
Medicaid Services*

# Possible Enrollment Challenges

- Limited English proficiency
- Fear of immigration enforcement
- Low health insurance literacy
- Limited access to Internet, email, or phone
- Belief that Marketplace plans aren't affordable
  - Fear of not being able to make monthly premium payment
- Complicated application process
- Insurance company notices hard to understand

# Possible Technology Barriers

- **Mistrust of the Internet**
  - Fear of identity theft and being reported to immigration
- **Slow speeds**
  - Accessing from a public place – not at home
- **Long wait times at the Marketplace call center**
  - Not good for mobile phone users
- **Difficulty with creating an email address**
  - Not familiar with email
  - Low computer literacy challenges
- **Challenge of creating a Marketplace account online**



# Affordability

- Cost is the top barrier for uninsured
  - Fear of not making their monthly premium payments
  - Fear of the individual shared responsibility payment – aka “the fee”
- Raise awareness about eligibility for financial assistance that can lower costs
  - Get financial assistance that can lower costs for accessing health services or lower your monthly premium
  - “Many people applying for coverage through the Marketplace are eligible for advance premium tax credits that can be used to lower costs for their monthly premiums and health care services.”

# Key Messages for Assisters

- The importance of having health insurance
  - Primary care vs. emergency care
- Know your out-of-pocket costs
  - When does co-insurance for health services apply?
- Preventive services available for free – with no copay
- Advance Premium Tax Credits help to lower monthly premiums and cost sharing reductions lower costs for health services
- Reassure mixed status families – the information provided through their application for Marketplace coverage won't be used to take immigration action



# Enrollment and Outreach Best Practices

- Provide culturally and linguistically appropriate services and information
- Provide tutorials and assistance for creating an email account and using the Internet
- Work with local organizations/municipalities to distribute information and provide enrollment assistance
- Engage local media
- Spread the word in the community

# Adapt CuidadoDeSalud.gov Information

- Make it culturally and linguistically appropriate
- Use language familiar to your community
- Keep information simple and easy to understand
- Use question and answer formats
- Understand cultural beliefs and behaviors

# Reaching Young and Healthy Latinos

- Testimonials and vignettes proved effective in targeting potentially skeptical young, healthy Hispanics.



# In-person Assistance in Your Community

- Trusted sources for information
  - Regular gathering places (churches, schools, libraries, community centers, etc.)
- Accessible location
  - Near public transportation
- Dedicated phone number for appointments
  - Learn about organizations that are assisting with enrollment in your community:  
<http://ayudalocal.cuidadodesalud.gov/es/>
- Extended hours of service
  - Evenings and weekends

# Leveraging Community Resources

- Work with trusted community-based organizations
  - Churches, Pastors, Faith-based organizations
- Seek support from local and municipal agencies that provide social services
  - County health, housing, homeless shelters, and food banks
- Ask elected officials for their support
  - Mayors, Council members, School Boards
- Create or work with Latino coalitions
- Partner with pharmacies and grocery stores

# Elements of a Successful Event

- Setup area/staff to sign consumers up for email accounts
- Offer free childcare or supervised play area
- Conduct Marketplace education talks
  - How to select a plan
  - Eligibility for lower costs
- Offer private laptop or computer stations
  - High speed Internet connection
  - Access to a printer
  - Ensure that consumer information can be kept private and secure
- Anticipate hosting large numbers of persons
  - Designate where people will line up
  - Provide seated waiting areas

# Events and Localized Help



# Engaging Local Media

- Educate media staff about the importance of getting covered
- Seek opportunities to do public service announcements
- Share personal stories
- Invite media to your outreach events
- Send regular updates to local media about enrollment opportunities

# Advertising with Deadlines

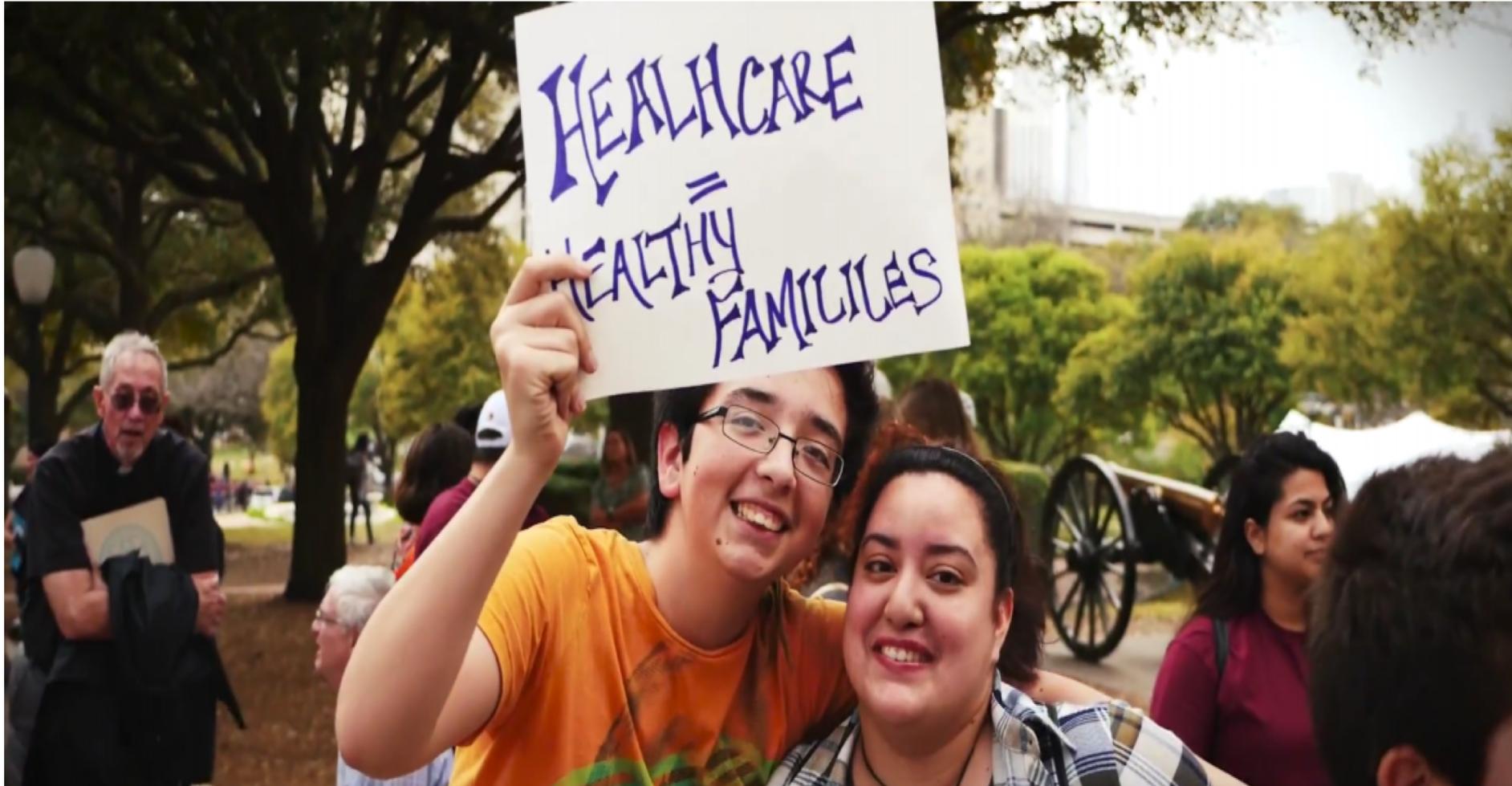
- Advertising with deadlines performed the strongest and drove enrollment across channels



# Successful Assister Best Practices

- Train bilingual Spanish/English staff that understand the culture and community
- After enrolling someone, ask them to tell their friends and family that enrollment help is available
  - Help spread by word of mouth
- Send weekly updates to local radio and TV outlets
  - Ask people enrolled to give testimonials  
(consumers should not feel pressured to do so)

# Marketplace.cms.gov



# Order CMS Print Resources

How to order resources from the CMS Product Ordering website

- Create an account
- Go to <http://productordering.cms.hhs.gov> and select the words “Request an Account”
- There will be a section for justification for access
  - Include your organization type (ex: ABC Partnership Group, an advocacy group for seniors with diabetes)
  - Within **3 business days** CMS will grant approval of the account, you can log in to order products
- You will receive an email notice of approval
  - Note: Your account won't be accessible until your access is approved

# Stay Connected

- Sign up to get email and text alerts at [Healthcare.gov](https://www.healthcare.gov)
  - [CuidadoDeSalud.gov](https://www.cuidadodesalud.gov) for Spanish
- Updates and resources for partner organizations are available at [Marketplace.cms.gov](https://www.marketplace.cms.gov)
- Twitter [@HealthCareGov](https://twitter.com/HealthCareGov) / [@CuidadoDeSalud](https://twitter.com/CuidadoDeSalud)
  - [#GetCovered](https://twitter.com/hashtag/GetCovered) or [#Asegurate](https://twitter.com/hashtag/Asegurate)
- [Facebook.com/Healthcaregov](https://www.facebook.com/Healthcaregov) or [CuidadoDeSalud](https://www.facebook.com/CuidadoDeSalud)
- Questions/
- [¿Preguntas? Llámenos al 1-800-318-2596](tel:18003182596)

